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Mint Chocolate Cookies – What’s Not to Love?

By Susie Iventosch



Andes Mint Chocolate Cookies

Photo Susie Iventosch

We keep a generous supply of baking chips in our kitchen cupboard because my grown kids absolutely love seven-layer bars. So, one day, as I was making a baking chip run, I noticed the Andes Creme de Menthe chips and decided they were a much needed addition to our baking cabinet. I had no idea what I planned to do with them, until my husband and I were at a friend’s house a couple of weeks ago. She bakes a homemade cookie every single morning to put in her kids’ lunches. Of course, she has the cookie dough made ahead

of time, but nevertheless, I was really impressed!

That particular morning, she was baking chocolate cookies and placed a whole Andes mint on top of each mound of dough before baking. Well, needless to say, the light bulb went on and I remembered the Andes baking chips in my cupboard. When we returned home, my daughter, who loves nearly anything with a hint of chocolate-mint, set about making these cookies. I must say, they do make an excellent dessert, even if you are well past the days of making school lunches!

Andes Mint Chocolate Cookies

INGREDIENTS

- 1 cup (2 sticks) butter, softened to room temperature
- 1 cup brown sugar
- 1/2 cup white sugar
- 2 eggs
- 2 teaspoons vanilla extract
- 1 teaspoon baking soda
- 1 teaspoon salt
- 1/2 cup unsweetened cocoa powder
- 2 1/2 cups all-purpose flour
- 1 1/4 cup Andes Creme de Menthe baking chips (1 cup for batter, 1/4 cup for sprinkling on top of cookies.)

DIRECTIONS

Preheat oven to 350 degrees.

In a large mixing bowl, beat butter and both sugars with an electric mixer until creamy. Add eggs and continue to beat until incorporated. Stir in vanilla. In another bowl, mix flour, baking soda and salt. Add to butter-sugar mixture and mix well. With a wooden spoon, stir in 1 cup Andes Creme de Menthe baking chips.

Drop by large spoonfuls onto greased baking sheet and sprinkle extra chips on top of each cookie.

Bake for 10-12 minutes, or until cookies are done and chips on top are melted.

Susie Iventosch is the author of Tax Bites and Tasty Morsels, which can be found at Across the Way in Moraga, www.amazon.com, and www.taxbites.net. Susie can be reached at suziventosch@gmail.com. **This recipe can be found on our website:** www.lamorindaweekly.com. If you would like to share your favorite recipe with Susie please contact her by email or call our office at (925) 377-0977.



LYNN’S TOP FIVE

The Grab Bag Column

A potpourri of planning ideas for you to use

By Lynn Ballou, CFP®

As you are coming back from summer fun, cleaning the sun-screen off your car seats and shaking out the sand from the beach bag, I’d like to present you with a few non associated, but nonetheless important planning ideas to think about as we enter the fall months. None of these topics warrant their own column, but they are individually worth your consideration.

1) Oops! We refinanced again and have no idea what the house title reads! Are you one of many Americans who refinanced their mortgage recently? Be sure your home is still titled the way it should be! Sometimes in the process of retitling, your home is taken out of your Living Trust, for example. This could be disastrous to your estate plan if something happens to you. So, dig out your paperwork now and review how your home or other real estate’s title is listed. If it’s not right, clean up the titling to reflect your estate planning needs and design.

2) Umbrella Insurance – do you have enough? So for a super fun Friday date night with your sweetie,

drag out your casualty insurance declaration pages and see how that insurance plan is working! Ok – find a weekday to do it, but don’t put this off. With real estate prices recovering, your investments regrouping and assets in general going up in value, you might find that your liability protection isn’t covering your “ass”ets – get it? So get your “ass”ets in gear and get this part of your insurance portfolio increased! Again, don’t wait for an uh-oh moment – do it now! Umbrella liability insurance is inexpensive for the coverage it provides.

3) Capital Gains and the Stealth Year: Barring a year-end market melt-down, it’s very likely that your investment portfolio will once again be back to distributing noteworthy capital gains at the year-end. Not only has this been a great year for many portfolios, but numerous investment managers have burned through their booked capital losses and have nothing left to shelter your gains. So a perfect storm is brewing this year: tax rates have gone up and your year-end capital gain pass throughs probably will be up as well.

Get on top of these numbers and meet with your tax advisor before year-end to see if you should increase your estimated taxes.

4) The dreaded “b” word: BUDGET! Year-end expenses tug at us from all directions. We’ve got kids going back to school, home and yard work that needs our attention, and much more. It’s so easy to blow your budget without a thought. So before you get into holiday spending (a REAL budget test!), get a handle on your year to date spending by reviewing where the money has gone (by category) and thinking about how that compares to what you should have spent. If you are living below your means, you have my standing ovation! For the rest of us, it’s time to get real: cut back now, get ready for a reasonable holiday season that doesn’t break the bank and start you in the hole financially in 2014. Being fiscally prudent is always a fashion forward idea and you still have time before year-end to add that style to your fiscal wardrobe.

5) Dust off your retirement plans and see if you are on track!

At a recent conference I attended, one speaker noted that it’s really not “retirement planning” anymore. It’s really longevity planning. Why? Because we are living longer and longer and need now more than ever before in history to be more and more focused on making sure we don’t run out of assets before we run out of life. Whether you meet with your own advisor to do this review or take advantage of the many free programs online that help you see how you are doing, don’t procrastinate. The sooner you get a handle on the reality of your own plans, the better.

6) Something that DOES warrant at least a full column is a review of the Affordable Care Act and the California Health Insurance Exchange. Trust me, this topic is not for sissies! Insurance agents are in training as I write this, and much more accurate news and information continues to evolve. In our firm, we are hosting a webinar with guest presenter Colleen Callahan of Colleen Callahan Insurance Services. We will tape that webinar and post it to our website for you to access after the live

event Oct. 9. I will cover highlights of that webinar and developments on this subject in my next column. Happy Planning, readers!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor and a separate entity. Securities offered through LPL Financial, member FINRA/SIPC.

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